

CLAIM AMENDMENTS

1. (Canceled)

2. (Previously Presented) A method as recited in claim 18, wherein the recordable media is a medium capable of storing data for retrieval by a disk drive.

3. (Previously Presented) A method as recited in claim 2 whereby the communications system is the Internet.

4. - 8. (Canceled)

9. (Previously Presented) A recordable media according to claim 18, further comprising dimensions approximately the size of a credit card.

Claims 10-17 (Withdrawn)

18. (Previously Presented) A method of securely transferring data having a corresponding equivalent monetary value in a communications system including a recordable media having a first set of data encoded thereon, a second device having a second set of data thereon, a third device having a third set of data thereon, and a fourth device having a fourth set of data thereon, the method comprising the steps of:

sending a request to the second device to perform a transaction via a user interface;

retrieving the first set of data from the recordable media at the user interface wherein the first set of data includes at least one non-reusable token being equivalent to a monetary value;

transmitting the first set of data retrieved from the recordable media to the third device;

comparing the first set of data to the third set of data for verification purposes;

transmitting a portion of the third set of data to the fourth device;

comparing the portion of the third set of data to the fourth set of data for verification purposes; and

transmitting an instruction from the third device to the second device whereby the second device completes the transaction request according to a predetermined process.

19. (Previously Presented) A method of securely transferring data having a corresponding equivalent monetary value in a communications system including a recordable media having a first set of data encoded thereon, a second device having a second set of data thereon, a third device having a third set of data thereon, and a fourth device having a fourth set of data thereon, the method comprising the steps of:

sending a request to the second device to perform a transaction via a user interface;

retrieving the first set of data from the recordable media at the user interface wherein the first set of data includes at least one non-reusable token being equivalent to a monetary value;

transmitting the first set of data retrieved from the recordable media to the third device;

comparing the first set of data to the third set of data for verification purposes;

transmitting a first portion of the third set of data from the third device to the user interface;

transmitting the first portion of the third set of data from the user interface to the second device;

transmitting the first portion of the third set of data from the second device to the fourth device;

transmitting the first portion of the third set of data from the fourth device to the third device for authentication purposes;

transmitting a second portion of the third set of data from the third device to the fourth device;

comparing the second portion of the third set of data with the fourth set of data for verification purposes; and

transmitting an instruction from the fourth device to the second device whereby the second device completes the transaction request according to a predetermined process.

20. (Previously Presented) The method according to claim 18 wherein the recordable media is optically recordable.

21. (Previously Presented) The method according to claim 18 wherein the user interface is a personal computer.

22. (Previously Presented) The method according to claim 18 further comprising invalidating at least one non-reusable token from the recordable media after verification.